

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In Re: Justin L. Roach : Case No: 24-50310  
Debtor(s) : Chapter 13 Judge: Mina Nami Khorrami  
: Filed 3/19/24 Amended plan, Sch D, Sch  
I/J and Stmt of business expenses

**CHAPTER 13 TRUSTEE'S OBJECTION TO CONFIRMATION**

Now comes Edward A. Bailey, Standing Chapter 13 Trustee, and objects to the confirmation of the plan and requests that the Court enter an Order denying confirmation for the reasons set forth below and dismissing the case, pursuant to 11 U.S.C. §1307. This objection supersedes any prior objection filed in this case by the Trustee.

Above median income \_\_\_\_\_ Below median income  X

X  **11 U.S.C. §1325(a)(1)**-Plan does not comply with all provisions of Chapter 13 of Title 11 and the other applicable provisions of Title 11:

X  Other: **Sch A/B does not disclose the amount of Debtor's anticipated 2023 tax refund.**

Therefore, the Trustee prays that confirmation is denied and this case be dismissed for cause pursuant to §1307(c).

**TERMS OF THE PLAN:**

**Plan Payments: \$425 mo**

**Best Interest Dividend: 0%     Dividend: 16%**

**Length: 45 Months**

Dated: March 27, 2024

Respectfully submitted,

**/s/ Edward A. Bailey**

Edward A. Bailey (0068073)  
Chapter 13 Trustee  
550 Polaris Parkway, Suite 500  
Westerville, OH 43082  
Tel: (614)-436-6700  
Fax: (614)-436-0190  
Email: trustee@ch13.org

CERTIFICATE OF SERVICE

The undersigned hereby certified that on the date shown below a copy of the Trustee's Objection to Confirmation was served electronically on the Office of the United States Trustee and Debtor's attorney, and on the Debtor(s) at the address as currently shown in the Trustee's records by regular first class mail, postage prepaid.

Dated: March 27, 2024

/s/ Edward A. Bailey

Edward A. Bailey (0068073)

Chapter 13 Trustee

550 Polaris Parkway, Suite 500

Westerville, OH 43082

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